

The PRESIDING OFFICER. Without objection, it is so ordered.

The PRESIDING OFFICER. The Senator from Pennsylvania.

REMEMBERING MATTHEW SHEPARD

Mr. CASEY. Thank you, Mr. President. I rise to speak to commemorate the horrific death of Matthew Shepard 20 years ago. On October 7, 1998, Matthew Shepard, then a 21-year-old student at the University of Wyoming, was kidnapped, brutally beaten, and left tied to a fence in a field outside of Laramie, WY. He passed away 5 days later in a hospital.

Matthew was attacked because of his sexual orientation. His murder was an act of pure evil, borne of hate.

Since his passing, Matthew's family has worked to share his story in the hope that no other family suffers a similar tragedy. His parents, Judy and Dennis Shepard, started the Matthew Shepard Foundation to honor the life and aspirations of their son. Judy has made countless personal appearances around the country and around the world, sharing Matthew's story, to shine a light on the importance of supporting the LGBT community and eradicating hate. She has relived the horror of his death so that others may not ever know such pain.

I had the opportunity in 2005 to meet Judy Shepard here in Washington, and I was impressed and inspired by her strength. The foundation that the Shepard family has organized has worked to end hate in all forms around the country, starting dialogues at schools, corporations, and communities to promote human dignity for all individuals. They have also provided an online resource center for LGBT youth, helped to create a dialogue about hate crimes through support for The Laramie Project, and helped to advocate for legislation to end hate crimes.

Judy Shepard's work has been successful, and I think that is an understatement. Matthew Shepard's story has resonated with people across the country and inspired change, including the 2009 passage of the Matthew Shepard and James Byrd, Jr., Hate Crimes Prevention Act, which I was proud to cosponsor. This legislation added perceived gender, sexual orientation, gender identity, or disability as protected classes under existing Federal hate crimes law.

Though we made a great deal of progress over the last 20 years, there is still so much work to do. In 2016, 6,121 hate crime incidents were reported, and of these incidents, 1,076 were based on sexual orientation bias, and 124 were based on gender-identity bias.

In order to help to stop this violence, I am the author of the Disarm Hate Act. This legislation would prevent those convicted of a violent misdemeanor hate crime or those who have received a hate crime sentence enhancement from buying or possessing a gun.

It is critical that we work not only to address hate crimes but to stop the culture of violence or prejudice that often begins as bullying and harassment in our schools. According to a Human Rights Campaign report, LGBT youth are more than twice as likely—twice as likely—as non-LGBT youth to be physically attacked at school.

Similarly, a report by the Gay, Lesbian, and Straight Education Network found that four out of five LGBT students reported experiencing harassment frequently in school based on their appearance or perceived sexual orientation. That is why I have consistently introduced the Safe Schools Improvement Act, which would prohibit in K-12 schools bullying and harassment based on sexual orientation or gender identity.

I am also a proud cosponsor of the Equality Act, a landmark civil rights bill that would amend existing civil rights laws to prohibit discrimination on the basis of sexual orientation and gender identity in education, employment, housing, credit, and Federal jury service.

Matthew Shepard's life and death has inspired great change across our Nation over the last 20 years. His life continues to inspire me and so many others, so many Members of Congress, and, indeed, so many Americans to continue the fight against hate and violence in all its forms.

We just read today, just hours ago, a story in the Washington Post which told us that Matthew Shepard's remains will be interred in the next couple of weeks inside the crypt at the National Cathedral here in Washington. May he rest in peace.

I yield the floor.

The PRESIDING OFFICER (Mr. CASIDY). The Senator from Louisiana.

HEALTHCARE INSURANCE PLANS

Mr. KENNEDY. Mr. President, I want to talk for just a few minutes about our efforts to get control of health insurance costs in America. With me today is one of the colleagues from my office, Ms. Katie Dwyer.

The Affordable Care Act has not worked for the American people. I wish it had. I am disappointed that it hasn't. We were promised upon the passage of the Affordable Care Act that our lives would be better. Our lives are worse. We were promised upon passage of the Affordable Care Act that health insurance would be cheaper and more accessible. It has been neither.

As you know, the Senate has tried to come up with a health insurance reform effort to replace the Affordable Care Act. We have not been able to do that, but we didn't quit, as you well know. We have started, through a number of small but meaningful measures, along with the Trump administration, to lower the cost of health insurance for the American people, and we have made substantial progress. It has been lost in the noise, but it is real, none-

theless. I want to briefly talk about two such efforts.

First, association health plans. As you know, one option that has often been missing from our array of health insurance choices is the ability to get together as a group of people, sometimes across State lines, and buy health insurance. Let me explain what I mean by that. Let's suppose you have a chamber of commerce, as many cities and towns do. Those chambers of commerce in my State would join with chambers of commerce in Mississippi, which would join with chambers of commerce in Arkansas, and they would pool all of their members and say to a health insurance provider: Here are all these people who want to buy health insurance. Give us the best deal you can.

Through the economy of scale, we could lower the cost of health insurance. It makes sense, but forever and a day, it hasn't been legal in the United States of America. It now is. In 2017, President Trump issued an Executive order directing Federal agencies to draft regulations to allow the American people to enjoy the fruits of association health plans. In January of this year, the Department of Labor proposed a rule expanding the scope of groups and individuals eligible for banding together as associations and purchasing coverage through an association health plan. The rule was finalized on June 21 of this year, and it became effective on August 20, 2018.

I am not suggesting that association health plans are going to solve all the problems of access to insurance and cost of health insurance in America, but they will help, and they will help because the principle underlying association health plans is that they allow the free market to work.

If you are a member of a Rotary Club, and you want to join with Rotary Clubs in other States or other parts of your State, pool a large group of people together, and go to a health insurance provider and say "I have a lot of potential customers here, and I want to buy major medical insurance. What kind of deal will you give me?" that would be legal in our country.

The second thing we have done, Mr. President, as you are well aware—I consider you an expert in healthcare and in healthcare insurance—has to do with what we call short-term, limited-duration health plans.

What is a short-term, limited-duration health plan? Well, let's suppose that I leave my job and I have employer-provided insurance and I am not sure what I am going to do next. I have some ideas and I have some prospects, but it will probably be 6 months before I will take a new job with a new company that will provide health insurance. There will be a 6-month gap where I and my family will not have health insurance. That is the purpose of short-term, limited-duration health plans.

There are plans offered throughout our country where, if I am in between